

Claims

I claim:

1. A method for identifying uninsured motorists comprising:
  - a. inputting into a computer processor a database of all in-force insurance policies from all insurance carriers within a geographical area, including data such as name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of vehicle, and vehicle identification number,
  - b. inputting into a computer processor a database of relevant driver information from the motorist licensing division within a geographical area such as a driver's full name, their license number, address, date of birth,
  - c. inputting into the computer processor a database of relevant vehicle information from the division of motor vehicles within a geographical area such as the full name of the owner, mailing address, vehicle identification number, make and year of the vehicle, and other relevant information,
  - d. computer processing the databases by heuristic matching of non-corresponding sequences to generate a working database of uninsured motorists to a pre-determined high degree of reliability.
2. A method for identifying uninsured motorists according to Claim 1, wherein the quantity of matches is at least 96 percent, and the quality of computer matches is at least 99 percent to provide an overall system reliability of 95.8 percent of matching drivers/vehicle/policy.
3. A method for identifying uninsured motorists according to Claim 1, including computer generating notices of incomplete data and transmitting the same to the source submitting the incomplete data.
4. A method for identifying uninsured motorists according to Claim 1, including statistically sampling the working database by selecting and verifying random samples of

motorists to insure the statistical accuracy of the working database.

5. A method for identifying uninsured motorists according to Claim 1, including generating lists of uninsured motorists.

6. A method for identifying uninsured motorists according to Claim 1, including providing on-line real time computer display access to authorized personnel of the working database of uninsured motorists.

7. A method for identifying uninsured motorists according to Claim 1, including mailing notices requesting insurance verification to uninsured motorists and inputting and updating the working database with the uninsured motorists replies to the notices.

8. A method for identifying uninsured motorists according to Claim 1, including computer generating and transmitting trend report summaries of the status of uninsured motorists within a geographical area to concerned public and private agencies.

9. A method for identifying uninsured motorists comprising:

a. inputting into a computer processor a database of relevant insurance information from all insurance carriers within a geographical area of all in-force policies such as the name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of vehicle, and vehicle identification number,

b. inputting into a computer processor a database of relevant driver information from the motorist licensing division within a geographical area such as a driver's full name, their license number, address, date of birth,

*a* c. inputting into the computer processor a database of relevant vehicle information <sup>from</sup> for the division of motor vehicles within a geographical area such as the full name of the owner, their mailing address, vehicle identification number, make and year of the vehicle,

d. computer processing the databases by heuristic matching of non-corresponding sequences to generate a working database of uninsured motorists to a pre-determined

high degree of reliability,

- e. computer processor sorting and matching the insurance, driver, and vehicle databases to produce and generate a working database of uninsured motorists.
- f. statistically sampling the working database by checking a random sample to insure the statistical accuracy of the working database,
- g. generating lists of uninsured motorists,
- h. providing on line real time computer display access to authorized personnel of the working database of uninsured motorists,
- i. mailing notices requesting insurance verification to uninsured motorists and inputting and updating the working database with the uninsured motorists replies to the notices, and
- j. computer generating and transmitting trend report summaries of the status of uninsured motorists within a geographical area to concerned public and private agencies.

10. An apparatus for identifying uninsured motorists comprising:

- a. input means,
- b. storage means into which a database of
  - i. relevant insurance information from all insurance carriers within a geographical area of all in-force policies such as the name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of vehicle, and vehicle identification number,
  - ii. relevant driver information from the motorist licensing division within a geographical area such as the driver's full name, their license number, address, date of birth,
  - iii. <sup>from</sup> relevant vehicle information ~~for~~ the division of motor vehicles within a geographical area such as the full name of the owner, their mailing

address, vehicle identification number, make and year of the vehicle,

iv. a sorting and matching program to computer process the databases by heuristic matching of non-corresponding sequences to generate a working database of uninsured motorists to a pre-determined high degree of statistical reliability,

c. a computer processor operably associated with the input means and storage means to translate and generate lists of uninsured motorists within a geographical area, and

d. a display terminal operably associated with and activated by the computer processor unit to display lists of uninsured motorists.

11. An apparatus for listing uninsured motorists according to claim 10, including electronic signal transfer means to transmit coded electronic signals to a receiving translator, which converts the coded electronic signals into printed reports for interested public and private agencies.

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